during the year 2005 and introducing new value added services to capture a significant market share.

Recurring Deposit Scheme in Post Offices through Agents

1473. SHRI MURLI DEORA: Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether recurring deposit schemes are being implemented in the post offices through appointed agents;

(b) if so, the amount paid to agents annually, State-wise;

(c) whether post offices gain, if, the deposits are accepted directly by the post offices from the depositors and if so, the reasons for not adopting this procedure which was prevalent earlier; and

(d) whether pass-book is kept by agents and if so, the steps taken to ensure that poor and illiterate people are not cheated?

THE MINISTER OF STATE IN THE MINISTRY OF COMMUNICATIONS AND INFORMATION TECHNOLOGY (DR. SHAKEEL AHMAD): (a) The deposits in recurring deposit accounts can be made through an agent appointed by the State Government under "Mahila Pradhan Kshetriya Bachat Yojana" (MPKBY) and "Pay Roll Savings Groups Leaders" (PRSGL) scheme.

(b) The information regarding amount paid to agents annually State-wise is being collected and will be laid on the Table of the House.

(c) Even at present a depositor can directly deposit in any savings schemes in the Post Offices. Hence, the practice of direct acceptance of deposits by the Post Offices from the depositors is in vogue. Agents also help in canvassing and securing investment for Post Office from small savers and educate housewives mainly in the habit of thrift.

(d) Yes, Sir. Mahila agents have to use serially numbered card in form ASLAAS-5, given in the Statement (*See* below). The agent will collect the pass-book and money from the depositor under receipt in the depositor's card, deposit the money in the post office within five to ten days from the date of its receipt from the depositor and return the pass-book to the depositor within ten days from its receipt back from the post office.

Statement

Details of ASLAAS-5 form to use serially numbered card

DEPOSITOR'S CARD

[Card to be retained by the depositor]

Foil No. 1 Form No. ASLAAS-5

NATIONAL SAVINGS ORGANIZATION, GOVERNMENT OF INDIA

MAHILA PRADHAN KSHETRIYA BACHAT YOJANA

Agent's Name.....
C.A. No.....Date.....Valid Upto.....
Account Holder's Name.....
Address.....
.....
R.D. Account No.....For Rs.....
Account opened on.....at.....P.O.....

Instructions to Depositor

1. Please keep the card carefully.
2. On receipt of pass book please verify that the deposits are entered correctly in pass book.
3. If you do not receive your pass book within 10 days from agent, please write to the District Savings Officer of your District or Regional Director, National Savings of your region.

Signature with designation stamp of
District Savings Officer (GOI)

Date of giving Money to the agent	Amount	Signature of the agent	Date of return of pass book
1	2	3	4

DEPOSITOR'S CARD

[Card to be retained by the Agent]

Foil No. 2 Form No. ASLAAS-5

NATIONAL SAVINGS ORGANIZATION, GOVERNMENT OF INDIA

MAHILA PRADHAN KSHETRIYA BACHAT YOJANA

Agent's Name.....
C.A. No.....Date.....Valid Upto.....
Account Holder's Name.....
Address.....
.....
R.D. Account No.....For Rs.....
Account opened on.....at.....P.O.....

Instructions to Agent

1. Agent must know all the rules and regulations of M.P.K.B.Y. Agency and R.D. Scheme.
2. Agent should not handle cash exceedings Rs. 10,000 at a time.
3. Agent should deposit Account holder money immediately in the post office.
4. On failure to deliver the pass book within 10 days and obtain signature of depositor alongwith date of delivery, commission claims stands forefeited.
5. The agent's copy of the ASLAAS-5 card shall be produced to District Savings Officer.
6. Agent should strictly abide by instructions/directions issued by Government of India or by a person duly authorised by Government.
7. Violation of any of these rules will result in termination of agency.

Date of receipt of money & pass book from depositor	Date of deposit in Post Office	Date of delivery of passbook to depositor	Signature of depositor
1	2	3	4

DEPOSITOR'S CARD

[To be detached and returned to District Savings Officer]

Foil No. 3 Card Sl. No. Form No. ASLAAS-5

NATIONAL SAVINGS ORGANIZATION, GOVERNMENT OF INDIA

MAHILA PRADHAN KSHETRIYA BACHAT YOJANA

Agent's Name.....
C.A. No.....Date.....Valid Upto.....
Account Holder's Name.....
Address.....
.....
R.D. Account No.....For Rs.....
Account opened on.....at.....P.O.....

Instructions to Depositor

1. Please keep the card carefully.
2. On receipt of pass book please verify that the deposits are entered correctly in pass book.
3. If you do not receive your pass book within 10 days from agent, please write to the District Savings Officer of your District or Regional Director, National Savings of your region.

Instructions to Agent

1. Agent must know all the rules and regulations of M.P.K.B.Y. Agency and R.D. Scheme.
2. Agent should not handle cash exceedings Rs. 10,000 at a time.
3. Agent should deposit Account holder money immediately in the post office.
4. On failure to deliver the pass book within 10 days and obtain signature of depositor alongwith date of delivery, commission claims stands forefeited.
5. The agent's copy of the ASLAAS-5 card shall be produced to District Savings Officer.
6. Agent should strictly abide by instructions/directions issued by Government of India or by a person duly authorised by Government.
7. Violation of any these rules will result in termination of agency.

I agree to follow the above pointed instructions and shall be solely responsible on any failure to adhere to them.

Signature of the depositor and Date
Name and Address

Agent's Signature and Date
Name and Address